

## GERMANY MAY SUGGEST COURT OF ARBITRATION

High Government Officials Said to Favor This Course With America's Complaints.

THIS IS REPORT FROM BERLIN

Washington Probably Would Want Assurances That Submarine Warfare on Merchant Ships Stop While Negotiations Were in Progress.

LONDON, May 15.—The Exchange Telegraph Company has received the following message from Amsterdam: "Telegrams from Berlin state that the Vossische Zeitung announces that high government circles in Germany favor the submission of the question of the Lusitania's sinking and the difficulties with America arising therefrom to a court of arbitration."

WASHINGTON WOULD WANT ASSURANCES

WASHINGTON, May 15.—The suggestion of arbitration contained in today's dispatches was received among officials here with the informal comment that such a course was among the considerations which had occurred in Washington, but it was pointed out that it probably would not be satisfactory unless assurances were given in the meantime and the submarine warfare on merchant ships was suspended. Officials pointed out that unless that were done, more lives might be lost while an arbitration was in progress.

SPECIFIC DENIALS IN RIGGS BANK SUIT (Continued from First Page.)

In many ways, Mr. Williams said, the bank required subordinate employees to give personal notes to the bank, the officers furnishing collateral. IN MANY WAYS BANK VIOLATED THE LAW

In many ways, Mr. Williams asserted in his affidavit, the bank and its officers violated the law. One charge was that the bank carried excessive loans, some times concealed by dummy notes. Mr. Williams pointed out that under the Federal reserve act the law required a national bank to maintain a reserve equal to 25 per cent of its deposits, one-half of which must be in lawful money in its vaults. This the Riggs Bank failed to do, said Mr. Williams.

Another charge by Mr. Williams is that the bank's books have not shown its true condition, and that many of its reports have been false. It also is charged that the bank in numerous ways has conducted its business irregularly, and not with a view to best serving the banking needs of the community. Mr. Williams explained withdrawals from the bank of American Red Cross funds by saying that officers of that organization acted on his suggestion and found another bank which paid interest and secured deposits with collateral. The affidavits are accompanied by tables showing loans to former officials of the Treasury Department tending to show proportionately large governmental deposits with the National City and Riggs Bank in former years and setting forth alleged stock market transactions by certain officials of the Riggs Bank.

VIOLATIONS OF NATIONAL BANK ACT DISCLOSED

Mr. Williams, in his sworn statement, says that examinations of the Riggs Bank by his office disclosed violations of the national bank act; that it was not so much a commercial bank as one which lent money on stock collateral, which was used in speculative ventures; that some of its officers and directors made false statements under oath; that dummy loans sometimes were made, the proceeds of which went to officers; that some officers were engaged in real estate transactions; and that other things were done beyond its powers.

John Burke, Treasurer of the United States, the defendant, submitted an affidavit, dated May 14, to the retention by him of \$100,000 interest on government bonds of the Riggs Bank, deposited with the Treasury to secure its note circulation. Mr. Burke said he acted in accordance with law.

A number of tables, charts and other statistical data were submitted with the answers, each of which makes a small volume. One gives a list of loans by the bank to former Secretaries of the Treasury, Assistant Secretaries, a former Comptroller of the Currency and national bank examiners. The names of Leslie M. Shaw, William B. Ridgeley, L. A. Coolidge and others appear in the list.

NOTHING TO DO WITH PENALTIES ASSESSED

Secretary McAdoo said in his answer he had nothing to do with the penalties assessed by Comptroller Williams, which the bank seeks to evade, and that he knew of only two reasons which might cause the bank to be hostile to him. One was that he refused one of its agents a desk in the comptroller's office, and the other was that he charged interest on government deposits. He withdrew government funds, he says, because he believed they should be in a bank doing more commercial business.

Comptroller Williams in great detail denies that he has conspired to injure the bank, and charges that it has violated the law and been guilty of "improper practices" in stock brokerage transactions, excess loans, stock investments, excess liabilities, deficiencies in reserves, real estate loans, directors' oaths, loans to officers and employees, and Treasury Department officials. He says he has no intention of assessing any other fines.

Both the answers of Mr. McAdoo and Mr. Williams go into great detail in recounting the negotiations between

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Or older persons who get the best of it are unable to control their temper during the night of day, for it is not a habit but a disease. If you have any children, read this little book, and you will find a free package of our Little Remedy. When permanently relieved, tell your friends about it. Send no money. Address ZEMITO CO., Dept. 1732, Milwaukee, Wis.

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## Selected White Carnation for "Mother's Day"



Miss Anna Jarvis

White carnations, symbolic of maternal affection, were the chosen flower on Sunday, May 9, Mother's Day was observed in the churches and elsewhere on that date. The carnation was selected as the flower for that day by Miss Anna Jarvis, the subject of this photo, at Philadelphia, who started the observance. Not only in thousands of churches, but in penitentiaries, where the golden light of maternal affection seldom penetrates, the day was observed.

The Treasury and the banks in a local financial flurry here, and relations between the Riggs Bank and the National City Bank of New York.

VERSION OF CONFERENCE IN McADOO'S OFFICE

Messrs. McAdoo and Williams and M. C. Elliott give their version of a conference in McAdoo's office at the conclusion of which, the bank alleged in its complaint, McAdoo said to President Glover of the bank: "Mr. Glover, you know what this means to the Riggs National Bank." The bank declared that to be a threat fulfilled later by withdrawal of government deposits.

McAdoo avers he made no such remark, but warned Glover that the then delicate financial situation here might be made worse, and that all the national banks in the city would suffer in consequence.

Mr. McAdoo swears that Vice-President Allen, of the Riggs National, received an annual salary of \$12,000 from the National City Bank of New York, and that four others identified with the Riggs Bank received salaries from the National City, all totaling \$18,740 a year.

Further, Mr. McAdoo swears that Allen, five days before he resigned as Assistant Secretary of the Treasury and took oath as a director of the Riggs National Bank, deposited \$2,900,000 of government funds in that institution, which drew no interest, as was then the custom.

Mr. McAdoo says that, as he went to a hospital for an operation early last March, the imposition of fines by Comptroller Williams or that officer's refusal to approve the Riggs as a depository for other national banks were not brought to his attention.

BANK TAKES ISSUE WITH MANY ALLEGATIONS

The bank issued a statement taking issue with many of the allegations in the answer. It says that while Mr. Williams swears that he intends to exact no more penalties than the one for

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Real estate may depreciate, investments may fail—but here your money is working—every minute.

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**Planters National Bank**

Capital, \$300,000.  
Surplus and Profits, \$1,550,000.

\$5,000, he originally attempted to impose penalties aggregating \$150,000. The National City Bank, it says, does not and could not under the law own a share of stock in the Riggs, and that the two are not connected in any way. With reference to loans to officers of the Treasury and the comptroller's office, the bank's statement says it loaned also to officials in all other government departments, and to many members of Congress, feeling that accommodation to a person with credit and collateral ought not to be denied because he was a public official.

It declares the \$2,900,000 deposited by Mr. Allen was not taken from the Treasury, but was transferred from the National City Bank by the direction of Secretary Shaw.

The bank declares that in the nineteen years of its existence Mr. Williams has found only three loans which he could characterize as "dummy loans," and each "was wholly free from deception or fraud," was lawful and amply secured. The charge that the Riggs Bank had conducted a brokerage and real estate loan business and falsified or juggled or delayed its reports "to conceal illegal operations" is declared to be "an unqualified falsehood."

COMPTROLLER OF CURRENCY MAKES PUBLIC STATEMENT

The Comptroller of the Currency, in connection with the answers filed by Treasury officials to the Riggs Bank injunction suit, said today:

"Some of the newspapers have stated that much of the alleged dissatisfaction of the bankers of the country is against what are described as harsh, inquisitorial and troublesome demands of the Treasury Department for information. We have heard here few such complaints. These newspapers tell us that the bankers fear to voice their grievances, dreading reprisals from the department. This really is an accusation against American bankers of remarkable lack of courage. It would be difficult to make me believe that the men of the general character of our bankers could be intimidated by any power so thoroughly that they would submit to wrong or injustice without protest or resistance. Nevertheless, these publications, however severely and unjustly they accuse our bankers, do much good, unintentionally and indirectly. Relief in the public mind in the vigilant and rigid enforcement of the law by this department will do more than any other imaginable force to maintain public confidence in the stability and integrity of our banking system."

"The Treasury Department is the public health department of our financial community. Its duty requires it to be especially rigid and careful when there is trouble or threat, or danger of trouble, and to inspect all premises, however safe they may appear, or however much confidence we may have in them. It is a familiar fact that credit and confidence are frail and deli-

cate, likely in time of danger to be injured by a vague suspicion, a murmur or a breath. We have come through very perilous situations. It behooved this department to be especially vigilant, even at the cost sometimes perhaps of some annoyance or expense to sound and carefully managed institutions. This course was necessary for the safety of the entire financial and commercial structure, not only of our own country, but of the world, for the world is depending and basing its hopes for recovery on the stability of America. Experience has taught that in periods of crisis or alarm a single smash caused by corruption or carelessness or unwise or irregular methods may precipitate a widespread calamity. It was, and is, of supreme importance to supervise with extraordinary care the larger and older and more successful banks, those which are looked to as leaders in success, because if they were allowed to fall into loose or bad habits, their examples would be followed, naturally, by associates less stable, less capable of enduring strain or losses. The greater and more influential and widely connected the source of infection, the more the danger of the spread of infection."

"This department has no purpose to be exacting or tyrannical. Its policy is to labor to establish uniform stability and adherence to the laws and ethics and principles of sound business, so that public confidence may be established on those foundations surely and securely in every part of the country. We hope earnestly that our efforts will bring such results. One of the best effects for which we hope is that the close inspections and inquiries we have conducted—and it will be understood that we cannot discriminate—will enlist the close attention of directors to the management and internal conduct of banks they are supposed to control. These directors usually are the most substantial men of their communities. Where they can be induced to give their close, personal, active and intelligent direction to the details of practice and methods, safety will be assured."

"We think that the record will show that, so far from conspiring to wreck the Riggs Bank, we have been patient, persistent and energetic in endeavor to save its stockholders and depositors and the general public from the perils always attending departure, by officers of any banking or fiduciary institution, from the lines of the law and the safe rules established by custom and proved by experience."

French to Graduate Nurses. The baccalaureate sermon to the graduating class of the School of Nursing of the Memorial Hospital will be delivered this afternoon at 5 o'clock at Monumental Episcopal Church, by Rev. J. W. Morris, D. D., the rector of that church.

## SPECTACULAR CLIMB

H. H. Gardner, known as the "Human Fly," Goes to Top of Hotel.

H. H. Gardner, known as the "Human Fly," thrilled a crowd of several thousand people yesterday afternoon, when he scaled the outside wall of the Richmond Hotel. Beginning at the street level, he climbed all the way to the top, pulling himself over the cornice onto the roof by means of a rope. He then ascended the electric sign and hung by his feet from the topmost bar.

Charged With Speeding. D. White, a contractor, was arrested

by Policemen Holt, Galbraith and J. J. Smith last night on a charge of speeding automobile No. 9580 along the Boulevard. White was bailed for his appearance in the Police Court Monday morning.

## FARMVILLE MAN SENDS BULLET THROUGH HIS BRAIN

[Special to The Times-Dispatch.] FARMVILLE, VA., May 15.—Emmett Ligon, son of Mrs. J. E. Ligon, and one of Farmville's popular young men, committed suicide in his home on Second Street by shooting himself through the temple last night at midnight. Mr.

Ligon was a young man of unusual jovial disposition and was held in high esteem by his many friends. No reason whatever can be assigned for his act. He leaves his mother, several sisters and two brothers.

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Black China Silk Dresses, values up to \$7.50 and \$10, yours for . . . **\$4.98**

You will be surprised to see what stunning Dresses can be bought for \$4.98. Come to-morrow and view this wonderful value.

## New Spring Dresses

in diamond checks, handsome flowered, the black and white striped voile; Dresses suitable for street or afternoon wear, and marked at prices astonishingly low. \$10.00 values; your choice . . . **\$5.98**

## Women's \$15 and \$18 Crepe de Chine Dresses

in all the newest tints of the season. All are brand new spring and summer models. All are perfect in every detail and the embodiment of smartness and high quality. Colors: Tan, plum, Belgian blue, navy and black. Regular \$15.00 and \$18.00 values for . . . **\$6.98**

## FOR WARM WEATHER Palm Beach Suits

For Women and Misses, \$12.50 Values, Now . . . **\$7.48**

We are showing several styles in Palm Beach Suits. One style has double box-pleated coat, with yoke and belt; beautiful striped effects or the plain.

## Beautiful Arrivals of New Shadow Lace and Chiffon Waists

They are perfect dreams, and are sold regularly at \$3.00. Special marked . . . **\$1.95**

## New White Crepe de Chine Dresses--Just Arrived

We leave it to you to judge this value. We believe this to be one of the best Crepe de Chine Dress values ever offered at the price. Their attractiveness will appeal to you.

Only **\$12.50**

## All New Spring and Summer Skirts

\$4.00 values . . . **\$1.98**  
\$7.50 values . . . **\$3.98**

Colors in blue, checks, gray, navy and black. A \$2.50 Shepherd Checked Skirt, made with patch pockets; a regular \$2.50 value for **\$1.00**

# A Striking Suit Sale

## For Men and Young Men

It should strike you just right if you are ambitious to dress better than the other fellow, and at the same time pocket a real saving. We've assembled all of our new Spring and Summer Suits, priced at \$22.50 and \$25.00, for

**\$14.75**

All new styles to select from; models for men and young men; conservative styles for men—plain fabrics, checks, stripes and plaids. No trouble in finding your size in style of Suit you want. The soft roll collar; the one-button sack. Form-fitting coat for the young fellow. In the new grays, checks and crash. Have you seen this wonderful \$25.00 value for . . . **\$14.75**



## We Offer in Our Boys' Department for Monday's Selling the Following Bargains

Boys' All-Wool Suits (two pairs pants), patch pockets and stitched on belts, in neat tan and gray fancy mixtures; \$5.00 Suit . . . **\$3.48**

## An Exceptional Norfolk Suit Value

All-Wool Norfolk Suits, in the new tartan plaids and Scotch tweeds, in the new spring models, made with belted backs and patch pockets; \$4.50 Suit . . . **\$2.97**

## Special Sale on Wash Suits

LOT 1. Values worth up to \$1.50 at **95c**

LOT 2. Values worth up to \$2.50 at **\$1.49**



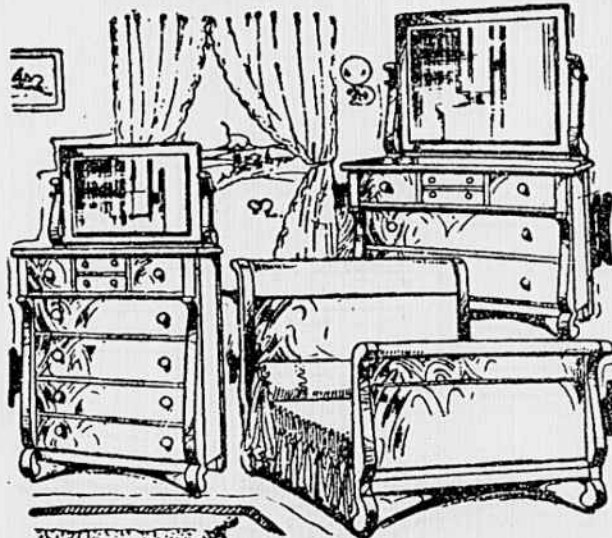
# Tyler Positively Retires Soon

# Now Comes the June Bride!

She not only wants her furniture to possess durability, but taste, character and refinement as well, and, most important of all, the price must be within reason. A visit to our store will prove how thoroughly we realize this.

Your particular attention is called to the large assortment of Bedroom Suits, in mahogany, American and Circassian walnut, maple and golden oak. You will not be just to yourself if you purchase before seeing our stock. We also make terms to suit you.

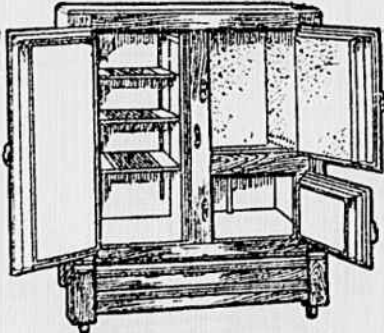
One of the Many Designs We Are Now Showing



## Kitchen Cabinet Special

We are offering a limited number of well constructed White Enameled Cabinets, with tilting flour bin, metal bread box, sugar bin, metal sliding top, biscuit board, etc.

A Real Bargain at **\$20**



## Refrigerators

Such as we are offering will reduce your ice account and keep your food pure and wholesome. Ask to see them. Priced up from. **\$7.75**

See us about Couch Hammocks, Porch Swings, Benches, Rockers, Camp Stools, Baby Carriages, Sulkies, etc., and save money.

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